

## DETAILED ACTION

1. This communication is in response to amendment filed March 24, 2009.

### EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment of claims 1 and 50-51 was given in a telephone interview with Howard Sobelman on June 30, 2010.

The application has been amended as follows:

#### In the Claims

1. (Currently Amended) A method of allocating user income to a user savings account of a user and to payees, said method including:  
receiving, by said computer-based system for maximizing savings, user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;  
determining, by said computer-based system and based upon said user savings goal information and said user income information, a savings amount ~~for transferring to be transferred~~ from said user income to a user savings account, wherein said savings

amount is at least a portion of user income;

analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding debt payments;

determining, by said computer-based system, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determining, by said computer-based system and in response to ~~said transferring~~ said savings amount to be transferred from said user income to said user savings account, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

50. (Currently Amended) A system for maximizing savings comprising:  
a network interface communicating with a memory, said network interface configured to receive user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information; said memory communicating with a processor; and said processor, when executing a computer program, is configured to:

receive user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;

determine, based upon said user savings goal information and said user income

information, a savings amount ~~for transferring to be transferred~~ from said user income to a user savings account, wherein said savings amount is at least a portion of user income;

analyze said user debt information to determine a plurality of outstanding debt payments;

determine a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determine, in response to ~~said transferring~~ said savings amount to be transferred from said user income to the user said savings account, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

51. (Currently Amended) A tangible computer-readable medium having computer-executable instructions stored thereon that, if executed by a computer-based system for maximizing savings, cause the computer to perform operations comprising:

receiving, by said computer-based system for maximizing savings, user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;

determining, by said computer-based system and based upon said user savings goal information and said user income information, a savings amount ~~for transferring to be transferred~~ from said user income to a user savings account, wherein said savings

amount is at least a portion of user income;  
analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding debt payments;  
determining, by said computer-based system, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;  
determining, by said computer-based system and in response to ~~said transferring~~ said savings amount to be transferred from said user income to the said user savings account, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

***Allowable Subject Matter***

**Claims 1-13, 15-45, and 50-51** are allowed.

The following is a statement of reasons for the indication of allowable subject matter:

The invention obtains information related to the user's income, income sources, user's debts (e.g., bills) and user's goals, then provides recommendations related to the prioritization of paying certain bills and the amount to pay for each bill based upon, for example, savings goals, minimum amounts due, due dates and available income. The

invention also determines a payment hierarchy which includes transferring funds to the user's savings account prior to paying all or a portion of certain bills.

The closest prior art of record is US Pub No. 2002/0123949 A1 to VanLeeuwen et al.

VanLeeuwen et al. teaches analyzing a user's finances and providing a plan for debt reduction. The method includes acquiring aggregated financial data for a user from a financial data clearinghouse. Another step is classifying financial transactions received with the aggregated financial data into a plurality of budget categories without user input. A further step is applying the financial transactions to the budget categories. The budget categories further include a budget amount and budget balance. An additional step is modifying the budget balances without user input based on increases or decreases caused by the financial transactions. A further step is displaying the budget categories, budget amounts, modified budget balances and the financial transactions to aid the user in debt reduction.

The instant application is distinguished from the prior art. VanLeeuwen et al. does not teach "determining a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing; determine, in response to said transferring said savings amount to be transferred from said user income to the user said savings account, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy

minimizes said plurality of penalties”, as called for in independent claims 1, 50, and 51. Moreover, the missing claimed element from VanLeeuwen et al. is not found in a reasonable number of reference(s).

Dependent claims are allowed for the same reasons as respective independent claims.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled “Comments on Statement of Reasons for Allowance.”

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KEVIN POE whose telephone number is (571)272-9789. The examiner can normally be reached on Monday through Friday 9:30am - 6:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, JAMES KRAMER can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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